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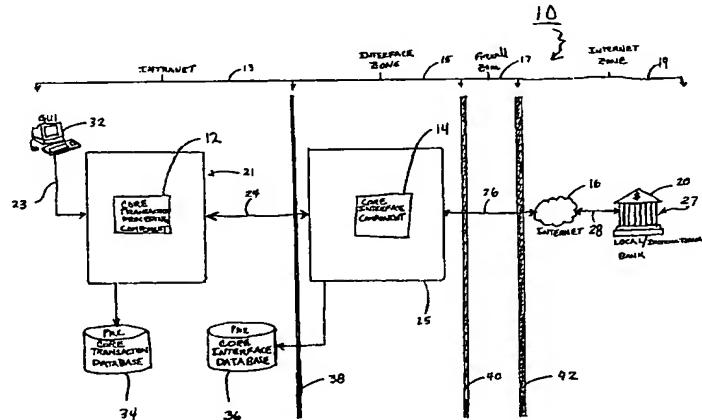
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(54) Title: ELECTRONIC BANKING SYSTEM



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(57) Abstract: An automated electronic banking system (10) for initiating and automatically processing monetary transactions, includes initiating means for maintaining a transaction record and permitting a remotely located customer of a bank to selectively initiate a monetary transaction request for automated processing, a bank host server (25) adapted for automatically receiving and processing the monetary transaction request, a computer network in data communication between the bank host server means and the initiating means, for transmitting the payment transaction request from the customer's initiating means to the bank host server, and interface means (25) located between the initiating means and the computer network for automatically interfacing the initiating means to the bank host server, and for converting the monetary transaction request into a readable form compatible with the bank host server, wherein the customer's initiating means periodically receives in response from the bank host server confirmation data for permitting the initiating means to automatically reconcile the transaction record on a daily basis. The present invention is further directed to a method for an automatic electronic banking system for permitting a customer of a bank to remotely authorize and request a computerized monetary transaction to be made by their bank.



*For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*

# INTERNATIONAL SEARCH REPORT

International application No.

PCT/US03/29551

## A. CLASSIFICATION OF SUBJECT MATTER

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According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)  
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Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A,P	US 6,606,606 B2 (STARR) 12 August 2003 (12.08.2003), abstract	1-27
X,P	US 6,609,113 B1 (O'LEARY et al.) 19 August 2003 (19.08.2003), col.4, line 38-col.7, line 64	1-27
X,P	US 6,578,015 B1 (HASELTINE et al.) 10 June 2003 (10.06.2003), col.2, line 57-col.4, line 5.	1-27

<input type="checkbox"/>	Further documents are listed in the continuation of Box C.	<input type="checkbox"/>	See patent family annex.
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